REMARKS

Prior to examination, please enter the above claim amendments. Claims 1, 23, 27, 46, 47, 48, 53, and 55 are amended. Claims 31, 32, 50, 51, and 54 are canceled without prejudice. Claims 1-30, 33-49, 52-53, and 55 are pending in this application.

Please direct any questions regarding this amendment to the undersigned attorney.

Respectfully Submitted,

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Version of Claims with Markings to Show Changes Made

1.   (Amended) A data network comprising:

a plurality of computing devices, coupled to the network, to facilitate network access by one or more participants; and

a data server, coupled to the data network and responsive to one or more of the plurality of computing devices, the data server including:

a storage medium to store at least one financial account for each of the plurality of participants; and

a financial transaction manager, coupled to the memory device and selectively invoked by a participant, to manage access to and manipulation of financial account assets to effect requested financial transactions with any network participant or non-participant, wherein the financial transaction manager is also to issue an instruction to have a check issued that includes an offer to receive future funds via an electronic financial account.

23.   (Amended)   A data network according to claim 15, wherein the [financial transaction manager issues an] instruction is an instruction to have [a] the check issued and sent to an address specified by the request, upon authorization of the participant.

27.   (Amended) A financial service center, selectively accessed by users on a data network using a computing device, the financial service center comprising:

a user interface, through which a user accesses an account associated with the user;

one or more storage devices, to store and maintain account information for each of the users; and

a financial transaction manager, responsive to the user interface and coupled to the one or more storage devices, to manage access to and control assets of user accounts in response to user interaction with the user interface to enable the user to conduct financial transactions with another user or non-user of the financial service center, wherein the financial transaction manager causes a check to be printed and sent to another at the request of a user, and wherein the check includes an offer to receive future funds via an electronic account at the financial service center.

46.   (Amended) A financial service center according to claim [15] 27, wherein the [financial transaction manager issues an] instruction is an instruction to have [a] the check issued and sent to an address specified by the request, upon authorization of the participant.

47.   (Amended) A financial service center according to claim [23] 46, wherein the issued check includes a uniform resource locator (URL) address of a web page offered by the data server where the recipient can establish an account.

48.   (Amended) A financial service center according to claim [24] <u>47</u>, wherein the check includes an offer of free assets, credited to a newly established account created by the recipient of the check.

53.   (Amended) A method for soliciting new users to utilize an electronic financial network, the method comprising:

receiving a request to perform a financial transaction at a data server within a financial data network from a requesting participant; <u>and</u>

issuing a physical check drawn from an account on the financial data network associated from an account of the network participant to the transaction recipient, wherein the check includes an offer to utilize an account created within the electronic financial network and associated with the <u>requesting participant to receive future funds.</u>

55.   (Amended) An apparatus comprising:

a storage device having stored thereon a plurality of executable instructions; and

a processor, coupled to the storage device, to execute the instructions and implement a financial transaction manager, wherein the financial transaction manager enables a user to conduct financial transactions with a number of [peo] <u>people and to have checks issued to the people, wherein each of the checks includes an offer to receive future funds via an electronic financial account.</u>